



Making Home Possible in Maryland

Financing Homeownership & Rental Housing

Freddie Mac is supporting the housing market and answering the nation's call to assist with its recovery. Our top priorities are providing essential liquidity to the market and helping to stem the foreclosure crisis. Over the past decade, Freddie Mac has invested approximately **\$135 billion** in home loans, helping **882,423** Maryland families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$10.9 billion	43,453	30,592	74,045
Past 10 Years	\$135 billion	697,346	185,077	882,423

In 2008 Freddie Mac:

- Enabled 3,926 Maryland homebuyers to purchase their first home.
- Financed loans for 52,305 low- and moderate-income Maryland families.
- Funded home loans with an average mortgage of \$230,094.

Preventing Foreclosure

We are proud to play a key role in sustaining homeownership by supporting the President's Making Home Affordable program. Freddie Mac helped approximately **88,000** homeowners avoid foreclosure in 2008, and **2,147** in Maryland alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	905	1,091	51	100	2,147

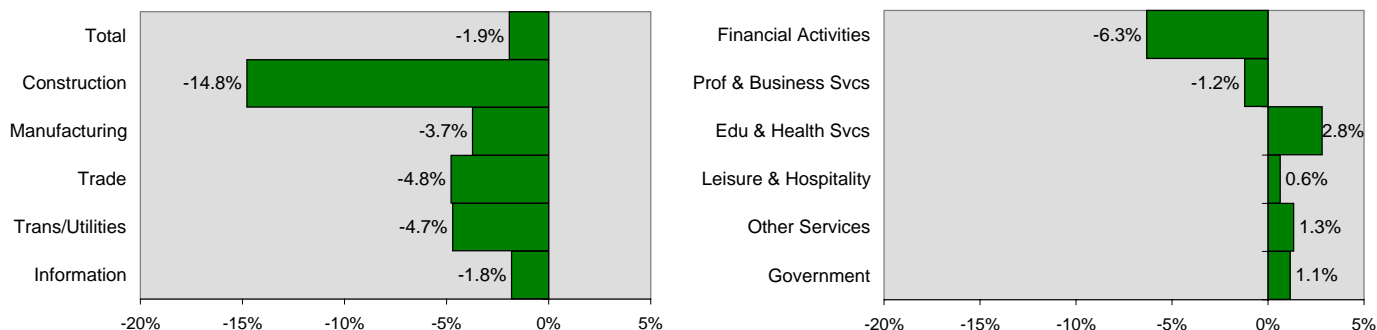
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- Maryland HOPE, (877) 462-7555
- Homeowner's HOPE™ Hotline, (888) 995-HOPE™
- HUD-Certified Housing Counselors, (800) 569-4287
- www.FreddieMac.com/avoidforeclosure or (800) FREDDIE

For more information, please go to www.freddiemac.com/states

* Based on completed agreements. Periodically, there are differences in and changes to our reported numbers due to the timing of completion.

Employment growth was strongest in Maryland's education and health services sector over the year ended July 2009



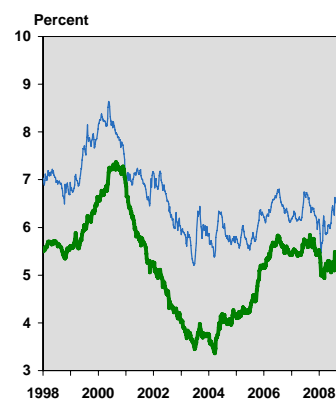
Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	205,548	211,425	214,191	217,948	220,865
% Change	3.8	2.9	1.3	1.8	1.3
Total Non-Farm Employment (ths.)	2,517.7	2,555.7	2,589.4	2,608.3	2,598.4
% Change	1.2	1.5	1.3	0.7	-0.4
Unemployment Rate (%)	4.3	4.1	3.8	3.5	4.4
Personal Income Growth (%)	7.0	5.8	5.5	6.2	3.8
Population (ths.)	5,539.0	5,575.6	5,602.3	5,618.9	5,633.6
Single-Family Permits	21,553	22,909	17,858	13,232	8,927
Multifamily Permits	5,829	7,271	5,404	5,350	n/a
Existing Median Home Sales Price (ths.)	250.7	305.5	323.1	322.6	284.3
Mortgage Originations (# of SF loans)	386,518	434,798	379,132	260,393	n/a
Personal Bankruptcies (total ch. 7 & 13)	29,042	34,594	9,255	13,297	17,325
Existing Home Sales (ths.)	139.0	134.9	114.2	87.8	63.4
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	8.2	8.8	10.2	11.4	11.3
Serious Mortgage Delinquency (% All Loans)	0.89	0.77	1.14	2.93	5.73
Foreclosure Rate (% All Loans)	0.26	0.18	0.26	0.63	1.57
Homeownership Rate (%)	69.5	69.0	69.4	69.9	69.5

Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

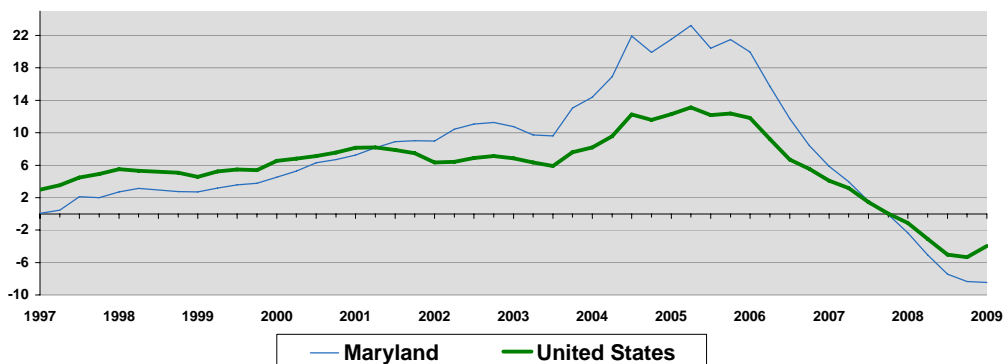
National Weekly Average Mortgage Interest Rates from Freddie Mac's Primary Mortgage Market Survey®

— 30-Year Fixed Rate — 1-Year ARM



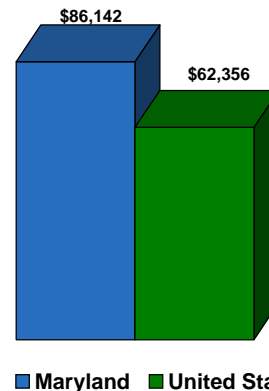
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



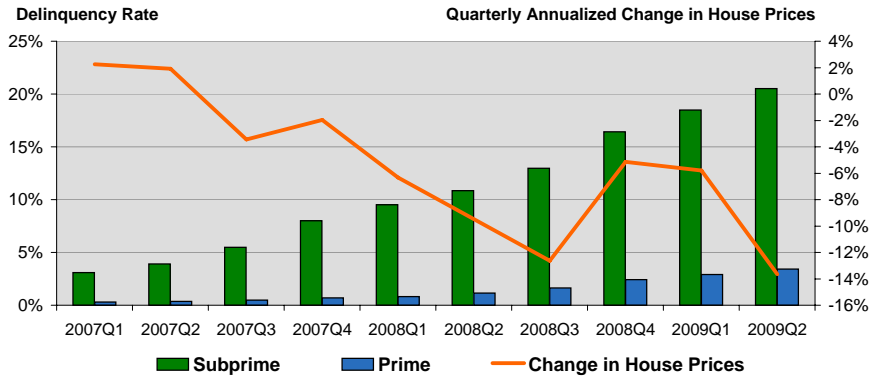
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



Source: US Census Bureau, Moody's Economy.com

Serious mortgage delinquencies in Maryland are high and rising among prime and subprime borrowers and are exacerbated by declining house prices



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	22
1 = Highest	
Mortgage Delinquency Rate	11
1 = Most Delinquent	
Median Family Income	1
1 = Highest	
Adjustable Rate Mortgage Share	44
1 = Highest Share	
Housing Affordability	39
1 = Most Affordable	
Employment Growth	9
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Maryland

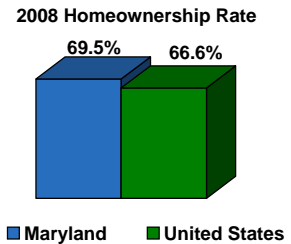
	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	69.5%	-0.5%
White, Non-hispanic	77.5%	-0.2%
Black	53.9%	0.4%
Hispanic	57.0%	-4.3%
Asian or Pacific Islander	69.4%	0.2%

Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership is higher in MD than the national average

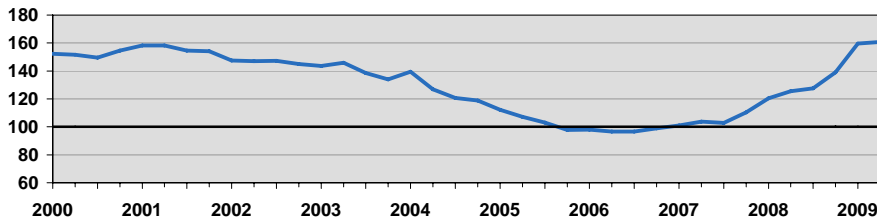


Source: US Census Bureau

State Housing Affordability Index

Maryland

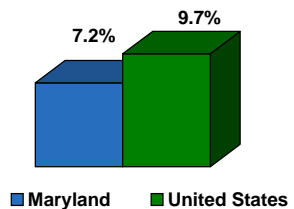
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment is low in MD

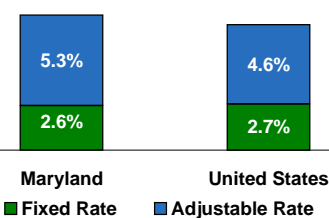
August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

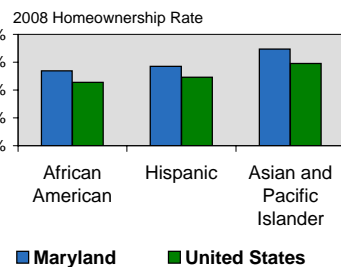
The Subprime Picture

Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

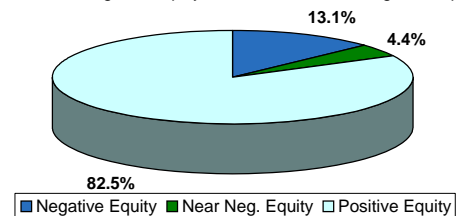
Homeownership is higher within minority groups in MD than US



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity Maryland

US: 19.8% Negative Equity Share & 5.2% Near Negative Equity



Source: First American CoreLogic. Data represent share of homes where total mortgage debt is higher than home value.